

## VI. TEMPORARY DISABILITY INSURANCE COORDINATED WITH UNEMPLOYMENT INSURANCE

Three State programs—in California, New Jersey, and Rhode Island—administered by the State employment security agency in coordination with unemployment insurance provide benefits for unemployment due to disability. One State, New York, also provides such benefits but administration is vested in the Workmen's Compensation Board.<sup>1</sup> Since only four States have such laws, the discussion does not lend itself to presentation in tables of the type used in chapters I through V.<sup>2</sup>

There is no basis in Federal law for a Federal-State system of disability insurance comparable to the Federal-State system of unemployment insurance. The Social Security Act was amended in 1946, however, to provide that the amount of employee contributions to the unemployment fund of a State may be withdrawn for the payment of disability benefits. Only nine States could benefit by this provision (see page 18).

Rhode Island passed the first such law in 1942; California followed in 1946, New Jersey in 1948, and New York in 1949. In California, the benefits are called unemployment compensation disability benefits; in Rhode Island and New Jersey, temporary disability benefits; and in New York, disability benefits. In all cases the benefits are cash payments to replace, for a limited time, a part of the wages lost by insured workers unemployed because of sickness or injury.

California and Rhode Island provide one program of benefits without regard to whether workers are employed, unemployed, or in noncovered employment when their disability begins. New Jersey and New York provide two separate systems of disability benefits, one for individuals who suffer disability while employed or shortly thereafter, and another for those who become disabled while unemployed. The New Jersey program for disability during unemployment covers also workers with base-period wages in covered

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<sup>1</sup> A fifth program, established by the Congress for the railroad industry, is not discussed here since it is solely a Federal program.

<sup>2</sup> For a detailed tabular analysis of the temporary disability insurance laws, see Comparison of Temporary Disability Insurance Laws, January 1960 (BES U-142). A copy may be obtained on request to the Bureau of Employment Security, United States Department of Labor, Washington 25, D.C.

employment whose disabilities begin while they are in noncovered employment; New York does not pay benefits to such workers.

### **Definition of Disability**

The scope of the program depends in part on the types of disability which are compensable. The intent of the laws is to compensate for non-work-connected sickness or injury. This purpose is achieved through the definition of disability or through other eligibility conditions. See the discussion of relationship to workmen's compensation payments, page 143.

In general, the laws define disability in terms of the inability of an individual to perform his regular or customary work because of his physical or mental condition. The two special systems for the disabled unemployed, in New Jersey and New York, contain more strict requirements; the New Jersey law provides that the claimant must be unable to perform any work for remuneration, and the New York law, that he must be unable to perform any work for which he is reasonably qualified by training and experience.

*Types of disability excluded.*—All the laws exclude or limit benefits for disability due to pregnancy. New Jersey does not pay for any period of disability due to pregnancy, miscarriage, or abortion. California provides payments only for disability which lasts more than 28 days after termination of pregnancy, and New York, only for disability which occurs after a woman has worked in covered employment for at least 2 consecutive weeks following the termination of pregnancy. In Rhode Island, benefits for disability resulting from pregnancy are limited to 12 consecutive calendar weeks beginning 6 weeks before the expected date of childbirth and ending not more than 6 weeks after childbirth. Additional weeks may be compensated only if there are unusual complications as a result of childbirth. In all cases, duration is limited also by the woman's potential benefit duration in terms of base-period wages.

New Jersey and New York have provisions excluding payments for disability caused by willful, intentional self-inflicted injuries, or in the perpetration of an illegal act. New York also excludes disabilities due to an act of war after June 30, 1950.

### **Coverage**

In all States except New York the coverage of the disability insurance program is identical with that of the unemployment insurance program (see table 1) except that individuals who depend on prayer or spiritual means for healing may elect not to be covered by the contribution and benefit provisions of the disability laws. In New York, the coverage is not identical with that of either the unemployment insurance program or the workmen's compensation

program. Employers of three or more workers in 30 days are covered. Maritime service and service for State governmental units now covered by the unemployment insurance law are excluded. Individual workers who are receiving or are entitled to receive primary old-age and survivors insurance benefits may elect not to be covered by the program.

### **Financing**

In California, New Jersey, and Rhode Island the programs—both benefits and administration—are financed wholly or mainly by employee contributions which formerly went to unemployment insurance. In addition to providing that current employee contributions are deposited in the disability fund, the legislatures of these States have provided for the transfer to the disability fund of some or all of the employee contributions collected under the unemployment insurance law. New York has no employee contributions for unemployment insurance to draw upon, but does require employee contributions for disability insurance.

*Type of fund.*—In Rhode Island, all contributions are paid into a pooled-State fund, and all benefits are paid from that fund. In California and New Jersey, coverage under a private plan (usually with an insurance company) may be substituted for coverage under the State fund if the private plan is approved by the agency as meeting certain requirements of the law. Contributions are then paid to the private plan and benefits are paid by it, generally only for disabilities beginning during employment or shortly thereafter.

The New York law is similar to an employer liability law in that it requires employers to take positive action to provide disability insurance for their workers—with employees contributing to the cost. The employer may provide the protection through self-insurance, or through buying an insurance contract from either a private insurance company or the State Insurance Fund, which is a State-operated competitive carrier originally organized for workmen's compensation. There is also a special fund for disability benefits, operated by the State, for benefits to the disabled unemployed.

*Amount of contributions.*—In Rhode Island all employees (except those who have elected out on religious grounds) and in California all employees covered by the State fund pay 1 percent of their wages up to \$3,600 per year for disability insurance. In New Jersey, employees covered by the State fund pay 0.5 percent for disability insurance. Employers under the State fund pay a basic rate of 0.25 percent, subject to experience rating; an employer's rate may decrease to 0.1 percent or increase to 0.75 percent, on the basis of his reserve ratio (see page 25) and the status of the fund

as a whole. Employees covered by private plans in California and New Jersey cannot be required to pay higher contributions than they would pay to the State fund.

For benefits not exceeding statutory benefits, New York employees may be required to pay 0.5 percent on the first \$60 of weekly wages (i.e., not more than 30 cents a week); any additional costs are paid by employers.

*Financing benefits for disability during unemployment.*—In Rhode Island all benefits are paid from the State fund with no distinction between disabilities beginning during employment and those beginning during unemployment. In California, where contracting out is permitted, there is no distinction between the amount of benefits payable to the employed and the unemployed, but the latter are charged to the State fund, whether the workers were covered by the State plan or a private plan when employed. Additional costs of benefits to the unemployed are assessed against the private plan employers in proportion to covered wages, up to 0.2 percent of wages, or twice the ratio of the prior year.

The separate New Jersey program for disability during unemployment is financed principally by interest on \$50 million of employee contributions withdrawn from the unemployment trust fund. Additional costs of such benefits may be assessed against the State fund and private plan employers, pro rata, up to 0.02 percent of taxable wages.

In New York a temporary contribution from January 1, 1950, to July 1, 1950, of 0.1 percent on the first \$60 weekly wages by both employers and employees (i.e., not more than 6 cents a week each) established the fund from which benefits are paid for disability during unemployment. Thereafter this fund is maintained at \$12 million (by statute) by interest earned by the fund, by certain fines and penalties, and when necessary by an assessment against all carriers including the State fund.

*Administrative costs.*—Administrative costs under all four programs are paid from the contributions. Under the terms of the Social Security Act, employee contributions withdrawn from the unemployment trust fund are not available for payment of costs of administration. The Rhode Island law provides for crediting to the administration account 6 percent of the amounts currently collected, and New Jersey 0.08 percent of taxable wages. In California, "necessary" administrative expenses, as determined annually by the State director of finance, are withdrawn from current collections.

New Jersey employers covered by the State fund pay an extra assessment for the costs of maintaining separate accounts for experience-rating purposes. In New Jersey, employers with private plans are

assessed the additional administrative costs attributable to private plans in proportion to covered wages, with a maximum annual assessment of 0.02 percent of wages. Included in this assessment is a pro rata share of the administrative costs of the system for the unemployed.

In New York, the State Insurance Fund as a carrier is limited to 25 percent of contributions for administrative expenses. The administrative costs to the State of the programs for both employed and unemployed workers, not including the expenses of the State Fund as a carrier, are assessed against all carriers including the State Fund, in proportion to covered wages with no limit.

### **Benefit Provisions**

Benefits have been payable in Rhode Island since April 1943; in California since December 1946; in New Jersey since January 1949; and in New York since July 1950. In the three State laws coordinated with unemployment insurance the benefit formula is similar to that for unemployment insurance (table 38). In New York the formula is different. In all States eligibility for benefits depends on proof of disability and continuance of such disability (see page 145).

*Benefit year and base period.*—In Rhode Island a claim for disability benefits establishes a disability benefit year. As in unemployment insurance, the base period is the 52 calendar weeks ending with the second week immediately preceding the benefit year, but benefit years for unemployment and for disability run separately.

In California there is no benefit year; benefit rights are determined with respect to each continuous period of disability established by a valid claim. The base period is the same as in unemployment insurance. If the claimant has an unexpired unemployment benefit year, the unemployment insurance base period is used.

New Jersey claimants who have been out of covered employment for 2 weeks or more and are eligible for unemployment insurance, except for their disability, ordinarily have an unexpired benefit year established by a claim for unemployment benefits, which is used for disability. If they do not have an established benefit year, for example, if they were in noncovered employment when the disability began, a claim for disability benefits starts a benefit year for unemployment insurance as well as for disability during unemployment. The base period is the 52 calendar weeks preceding the disability, similar to the unemployment insurance formula.

In the New York law and under the New Jersey provisions for disability during employment there are no benefit year and base period as used in unemployment insurance. Benefit rights are

Table 38.—Statutory provisions of benefit formula, 4 temporary disability insurance laws

Provisions	California	New Jersey		New York		Rhode Island
		Employed workers	Unemployed workers	Employed workers	Unemployed workers	
Benefit formula.	Differs from unemployment insurance. See below	Similar to unemployment insurance.	Same as unemployment insurance.	Completely different from unemployment insurance.		Same as unemployment insurance.
Benefit year.	No benefit year. Rights determined with respect to "Disability benefit period," i.e., a continuous period of disability established by a valid claim.	No benefit year, but statutory minimum and maximum benefits in any 12-month period.	Individual, beginning with valid claim. Valid claim for either disability during unemployment or for unemployment insurance establishes benefit year for both. Additional limitation no benefits payable beyond 26th week of unemployment.	No benefit year, maximum benefit limited in terms of any 52 consecutive weeks. Additional limitation no benefits payable beyond 26th week of unemployment.		Individual, beginning with valid claim for disability insurance.
Base period.	Without unexpired unemployment insurance benefit year first 4 of last 5 calendar quarters preceding disability beginning second or third month of quarter, or first 4 of last 5 quarters preceding disability beginning in first month of quarter. With unexpired unemployment insurance benefit year the unemployment insurance base period.	52 calendar weeks immediately preceding the calendar week in which the period of disability began.	52 calendar weeks ending with the second week immediately preceding an individual's benefit year.	No base period as used in unemployment insurance. See below for period used for qualifying employment and weekly benefit amount.		52 calendar weeks ending with the second week immediately preceding the benefit year.
Qualifying wages or employment	Flat \$300	17 base weeks of employment. A base week is a week in which wages from one employer were \$15 or more.		4 or more consecutive weeks of covered employment for one employer (or 25 days regular part-time employment) prior to commencement of disability.	2 categories of unemployed workers. (1) earned qualifying wages for unemployment insurance, i.e., averaged at least \$15 a week in 20 weeks of employment in 52 weeks preceding (a) beginning of an unemployment insurance benefit year, <sup>1</sup> or (2) not eligible under (1) but earned \$13 in covered employment in each of 20 weeks within 30 weeks preceding last day worked in covered employment.	20 credit weeks or \$1,200 in base period wages (A credit week is a week in which wages were \$20 or more)

See footnote at end of table.

Weekly benefit amount.	\$10-\$65, based on schedule of high-quarter wages. Schedule differs from unemployment insurance; with almost any amount of high-quarter wages, weekly benefits will be higher for disability insurance than for unemployment insurance.	\$10-\$35 (¾ of first \$45, and ⅓ of the remainder of average weekly wage) Average wage determined by dividing wages from one employer during base weeks in 8 weeks preceding disability by number of such base weeks. If this is less than average using all employment during last 8 weeks, use earnings from all employers.	Average wage determined by dividing wages from one employer in all base weeks by number of base weeks. If not 17 base weeks with any one employer, average base weeks with all employers.	\$20-\$45 on basis of one-half average weekly wage in last 8 weeks in covered employment prior to commencement of disability. If average is less than \$20 weekly benefit is average wage	\$10-\$36 (50 percent of average weekly wage) plus \$2 for each dependent child under 16, up to \$3.	
Additional benefits.	Hospital benefits of \$12 a day for 20 days in any one benefit period. No waiting period for those benefits or for regular benefits for hospitalized claimant.					
Duration....	Uniform potential 26 weeks for any one disability benefit period, \$260-\$1,590. Duration separate from unemployment insurance.	12-26 weeks, \$130-\$910 computed as lesser of 26 x weekly benefit or ¾ base weeks. Limit applies to benefits in any 12-consecutive-month period. Duration separate from unemployment insurance and from benefits as an unemployed disabled worker.	12-26 weeks, \$130-\$910 computed as lesser of 26 x weekly benefit or ¾ base weeks. Duration under unemployment insurance and disability during unemployment limited to 160% of duration for either program, separately.	Uniform potential 26 weeks in any 52 consecutive weeks or, for any single period of disability, \$520 (or less if weekly benefit is less than \$20)-\$1,170. Duration separate from unemployment insurance.	Uniform potential 26 weeks during any 52 consecutive weeks or any period of disability, \$520 (or less than \$10)-\$1,170. Duration separate from unemployment insurance	12-26 weeks,* \$120-\$936 computed as ⅓ credit weeks plus dependents allowances, if any.
Waiting period.	7 consecutive days of disability at beginning of each uninterrupted period of disability. See below.	7 consecutive days of disability at beginning of each uninterrupted period of disability. See below.	7 consecutive days of disability or 1 week of unemployment in benefit year satisfies waiting-period requirement for both unemployment insurance and disability during unemployment.	7 consecutive days of disability at beginning of each uninterrupted period of disability. See below.	If unemployment insurance claimant, no other waiting period than that for unemployment insurance, if not qualified for unemployment insurance, 7 consecutive days of disability at beginning of each uninterrupted period of disability. See below.	7 consecutive days of disability at beginning of benefit year.
Uninterrupted period of disability.	Consecutive periods of disability due to the same or related cause and separated by not more than 14 days	Consecutive periods of disability due to the same or related cause and separated by not more than 14 days if the individual earned wages from his last employer during the 14-day period.		Consecutive periods of disability caused by the same or related injury or sickness, if separated by less than 8 months.		

See footnote at end of table.

Table 38.—Statutory provisions of benefit formula, 4 temporary disability insurance laws—Continued

Provisions	California	New Jersey		New York		Rhode Island
		Employed workers	Unemployed workers	Employed workers	Unemployed workers	
Part weeks of disability.	Benefits paid for each day of disability in excess of 7 in a spell at rate of $\frac{1}{4}$ of weekly amount.	Benefits paid for each day of disability in excess of 7 in a spell at rate of $\frac{1}{4}$ of weekly amount, payment for part week rounded to next higher dollar.	Payment for part weeks of disability combined with employment paid according to unemployment insurance formula for partial benefits. Full week of disability and unemployment paid at full weekly rate from disability account.	Benefits paid for each day of disability in excess of 7 in a spell. Daily benefit computed on basis of normal number of workdays per week.	Day of disability in excess of 7 in a spell. Daily benefit computed as if normal work-week were Monday through Friday.	Benefits paid for part weeks of disability following waiting period or 2 compensable weeks at rate of $\frac{1}{4}$ weekly amount for each workday up to $\frac{1}{4}$ of weekly amount, rounded to next higher dollar.

<sup>1</sup> Or averaged at least \$15 a week in 15 weeks in last 52-week period and in 40 weeks in last 104-week period.

<sup>2</sup> Minimum weeks of benefits and minimum annual benefits may be less for individuals qualifying under alternative provision (\$1200) with fewer than 20 credit weeks



limited in terms of any 52 consecutive weeks and of any 12-month period, respectively, and different periods are used to determine the weekly benefit amount, and wage qualification (see below).

*Qualifying wages or employment.*—In Rhode Island and New Jersey the wage qualification requirement is the same as for unemployment insurance. Rhode Island requires 20 weeks of employment with wages of at least \$20 in each week or \$1,200 in wages in base period and New Jersey, 17 weeks in which wages from a covered employer were \$15 or more. Workers in California may qualify for benefits with \$300 in earnings. In New York an employed individual is eligible for disability benefits after 4 consecutive weeks of employment with a subject employer and continues to be covered for 4 weeks after termination of such employment. Any unemployed individual who has not had 5 days' exempt work since his last covered employment is eligible for disability benefits (1) if he is drawing unemployment benefits at the beginning of his disability and becomes ineligible for such benefits solely because of his disability, or (2) if he has insufficient base-period wages to qualify for unemployment benefits (at least \$15 a week in 20 weeks within 52 weeks and in 40 weeks in last 104 weeks, see page 57), but has earned at least \$13 a week in covered employment for 20 weeks within 30 weeks prior to his last day in covered employment.

*Weekly benefit amount and duration of benefits.*—In Rhode Island which uses the same benefit formula for unemployment insurance and temporary disability insurance, weekly benefits range from \$10 to \$36 and are 50 percent of average weekly wages plus \$2 for each dependent child under 16, up to \$8, and duration from \$120 to \$936 (plus dependents' allowances, if any) depending on the number of weeks of employment—12 to 26 weeks. In New Jersey weekly benefits range from \$10 to \$35 and are two-thirds of average weekly wages up to \$45 plus two-fifths of average weekly wages above \$45; the formula is similar to unemployment insurance. Duration for employed workers is \$130 to \$910, 13 to 26 weeks in any 12 consecutive months, depending on the number of base weeks of employment. Duration for unemployed workers is computed in the same manner, using a different period and is entirely separate from disability benefits during employment. The combined duration of benefits under disability during unemployment and under unemployment insurance is limited to 150 percent of duration for either program separately.

In California weekly benefits range from \$10 to \$65, based on a schedule of high-quarter wages which differs from that used for unemployment insurance, so that at almost every level of wages weekly benefits will be higher for disability. Duration also is higher, with uniform 26 weeks for any one period of disability—

\$260 to \$1,690. Claimants who are hospitalized may receive, in addition to their weekly disability benefits, \$12 a day for each day of hospitalization ordered by their physician, up to 20 days in any disability period.

New York bases weekly benefits on average wages in the last 8 weeks of covered employment prior to the disability. The maximum is \$45, and the minimum is \$20 or the average wage if that is less than \$20. Duration is limited to 26 weeks in any 52-consecutive-week period.

*Waiting period.*—Under the New Jersey program of benefits to the unemployed disabled, 1 week of unemployment or of disability in a benefit year satisfies the waiting-period requirement for both disability and unemployment insurance purposes. In Rhode Island only 1 waiting week is required in the benefit year. In the other States a waiting week of 7 consecutive days of disability is required for each continuous period of disability. A continuous period of disability is defined in the State laws as successive periods of disability due to the same or a related cause separated by not more than 14 days in California and New Jersey, and by less than 3 months in New York. In California no waiting period is required to establish eligibility for hospital payments or for disability benefits during the disability which caused the hospitalization.

In the New York program for compensating individuals who would be eligible for unemployment insurance if it were not for their disability, only the waiting week of unemployment which established eligibility for unemployment benefits is required.

*Part weeks of disability.*—In the disability programs benefits are paid for part weeks on a different basis from partial unemployment, except in the New Jersey program for compensating disability during unemployment. Rhode Island pays at the rate of one-fifth of the weekly benefit for not more than 4 days of disability following 2 consecutive weeks for which benefits were paid, if the disability ends prior to the end of a benefit week. California and New Jersey compensate for consecutive days of disability following a waiting week or a compensable week at one-seventh of the weekly benefit. New York computes a daily rate on the basis of the normal number of work days per week.

*Benefits under private plans.*—The California law requires that private plans provide benefit rights at least equal to those under the State plan in all respects, and greater in at least one respect. New Jersey private plan benefits must be at least as favorable as those under the State plan. In New York adherence to a statutory formula is not required, whether workers are insured with the State fund or with a private carrier. Benefits must be actuarially equivalent to the statutory formula. Cash benefits in the formula

outlined above may be reduced if the plan of insurance includes a shorter waiting period or other benefits, such as hospitalization benefits; weekly benefits may be less than 50 percent of wages if maximum duration is more than 26 weeks. Employees may be required to pay more than 0.5 percent if additional benefits warrant the extra cost.

### **Disqualifications and Non-Monetary Eligibility Provisions**

*Eligibility requirements in addition to wages.*—Under all the programs claimants must be unemployed because of disability, and they may be declared ineligible if they withdrew from the labor market for reasons other than disability. New Jersey claimants for disability during unemployment must meet all the requirements for unemployment insurance except ability to work; they are not eligible for disability benefits for any week of disability more than 26 weeks after the last week of covered employment. Claimants for benefits for disability beginning during employment are ineligible if they would be disqualified for unemployment insurance benefits because of a labor dispute, unless the disability began before the disqualification. A California claimant who has been neither employed nor registered at a public employment office for more than 3 months prior to the beginning of the disability must prove that his unemployment is due to disability and not to withdrawal from the labor market. A claimant who has been disqualified from unemployment insurance is presumed to be disqualified from disability benefits for such weeks unless he establishes that he is suffering a bona fide illness or injury and the agency finds that there is good cause for paying such benefits. If he would be disqualified for unemployment insurance because of a labor dispute, he is disqualified for disability benefits unless the disability did not arise out of the dispute and either is due to an accident or requires hospitalization.

Although the benefit formula in New York is not related to the benefit formula for unemployment insurance, individuals who are or would be disqualified from unemployment insurance benefits are disqualified from disability insurance benefits. Claimants are not eligible for benefits for any week of disability more than 26 weeks after the last week of covered employment.

*Relationship to workmen's compensation.*—None of the laws is intended to replace workmen's compensation, although the relationship between the two programs differs in the several States. The Rhode Island law permits the most overlapping. No deduction is made for workmen's compensation benefits unless they are actually received in the period for which disability benefits are claimed.

Simultaneous benefits cannot exceed the lesser of 85 percent of wages prior to the disability and \$62 plus dependents' allowances, if any.

In California, if a claimant is receiving or is entitled to receive workmen's compensation for the same temporary disability and the same week, he is not eligible for disability benefits unless the weekly disability benefit is higher than the weekly workmen's compensation payment; in that case, he is entitled to the difference from the disability fund. If his eligibility for workmen's compensation has not been determined, he may receive disability benefits subject to reimbursement from any workmen's compensation benefits subsequently awarded for that week. Full benefits are payable irrespective of cash payments under a workmen's compensation law for permanent disability.

In New Jersey both the definition of disability and the eligibility conditions exclude disability benefits for any week for which workmen's compensation, other than for permanent partial disability, is payable.

The New York law defines disability to exclude illnesses or accidents arising out of or in the course of employment, whether or not workmen's compensation is payable. It further provides that no benefits are payable for any period with respect to which workmen's compensation, other than permanent partial benefits for a prior disability, is paid or payable.

*Effect of other types of income on eligibility.*—Other types of income which affect eligibility include wages, employer pensions, and old-age and survivors insurance benefits.

In Rhode Island a claimant who is not working because of illness is eligible for benefits even though he is receiving regular wages or a part thereof. California and New Jersey take such wages into account and limit the total of wages and benefits to the claimant's weekly wages immediately prior to the disability. New York deducts from the benefits any payment from the employer or from a fund to which the employer contributes. New Jersey applies the unemployment insurance formula for partial benefits (page 68) to claimants receiving disability benefits during unemployment. In New Jersey employers' pensions are deducted from disability benefits otherwise payable.

### **Administration**

The three systems of disability insurance coordinated with unemployment insurance use the same wage record procedures for both programs. Claims procedures, however, necessarily differ for unemployment insurance claimants and for claimants who are not able to work. Disability claims are filed by mail. The first claim or notice of disability is normally filed after the end of the first week

of disability.. All claims are sent to the central office in New Jersey and Rhode Island. In California the first claim in any period of disability is sent to the central office and after certain processing is transferred to 1 of the 17 area offices; continued claims are sent to the area offices. In New York employed workers file claims with their employers, and unemployed workers with the Workmen's Compensation Board.

Under all the laws medical certification of disability in connection with claims is required from the claimant's attending doctor, with minor differences in the types of medical personnel permitted to certify. California accepts certification from an authorized religious practitioner with respect to the illness of a member of his group. All the laws give the agency authority to require claimants, without cost to themselves, to submit to examinations by a legally licensed physician designated by it.

Claimants who are dissatisfied with determinations on their disability claims have the right to appeal in all States. In the three States with disability and unemployment insurance coordinated, the appeal is to the unemployment insurance appeal bodies (pages 129-131); in New York, to the Workmen's Compensation Board. In the States with private plans, a private plan claimant may also appeal to the State unemployment appeal tribunal.